DETAILED ACTION

Status of Claims

1. In response to communication filed on 01/30/2012, claims 18-19 are currently amended. Claims 1-8, 10, 12-16, 18-19 are currently pending.

Claim Rejections - 35 USC § 101

2. 35 U.S.C. 101 reads as follows:

> Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

The 101 rejection to claims 18-19 are withdrawn given Applicant's amendments.

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

4. Claims 1, 3-8, 12, 14-16, 18-19 are rejected under 35 U.S.C. 102(b) as being anticipated by Anderson et al. (US 5,235,654).

1. As to **Claim 1**, Anderson teaches a system for routing and processing insurance related data (Anderson, Abstract and col. 8 lines 44-52), the system comprising:

a. a raw data database configured to electronically store insurance application related documents (Anderson, Fig. 2A, 2A(Z), 2C, col. 3 line 63 to col.

4 line 19, col. 15 lines 54-57, the Examiner takes the position that the master machine generated data structure is equivalent to the raw data database);

b. an advance data capture system (reads on, "a rules engine") configured to convert the documents into at least one data element having an alphanumeric format (reads on, "common format")(Anderson, Fig. 4A, Fig. 7A-7E, col. 2 line 67 to col. 3 line 12, col. 21 lines 25 to col. 22 line 13, col. 26 lines 34-39);

c. the advance data capture system determining whether each of the characters has been fully validated as corrected data (reads on, "clean data", Fig. 1B, col. 7 lines 5-55, col. 21 lines 25 to col. 22 line 13, col. 26 lines 34-39)

d. the corrected data (reads on, "clean data") is stored in a database by the host computer for use in application processing (Anderson, col. 32 lines 59-67, col. 33 lines 50-66);

e. the advance data capture system configured to generate an error process (reads on, "exception task") if it is determined that at least one data element is not correct (reads on, "not clean"), the advance data capture system generates an error constituted by the advance data capture system determining a process that is to be performed on one character (reads on, "one data element") of the at least one data element that is not clean (Fig. 1B), the error correction process (reads on, "exception task") associated exclusively to the one character so as to process the one character as an individual data element (Anderson, col. 6 lines 56-63, col. 26 lines 1-21, col. 27 lines 40-65); and

f. the advance data capture system receives a resolution to the error, upon the performance of the determined process, thereby enabling validation of the at least one data element (Anderson, col. 7 lines 2-13).

g. the advance data capture system generating an error correction process being performed in conjunction with the data capture system performing a determination of whether the one character that is not correct is due to (a) more information being required (col. 27 lines 20-37) or (b) the one character itself being problematic (Anderson, col. 21 lines 10-15).

2. As to **Claim 3**, Anderson teaches the system of claim 1, further comprising: a state machine that monitors clean data in the operational database and rules engine outputs (Anderson, col. 11 lines 59-68), wherein the state machine generates workflow tasks to enable case progression through the system, the tasks based upon said clean data and rules engine outputs (Anderson, Fig. 4A), wherein the state machine receives responses to said workflow tasks (Anderson, col. 12 lines 1-11), and wherein the state machine determines case progression based upon said responses (Anderson, col. 12 lines 17-49 and Fig. 4B).

3. As to **Claim 4**, Anderson teaches the system of claim 1, further comprising: a state machine that monitors data converted by the rules engine (Anderson, col. 12 lines 54-65), wherein the state machine generates data tasks to enable data verification (Anderson, Fig. 4C), wherein the state machine receives responses to said data tasks (Anderson, Fig. 4C step 204), and wherein the state machine verifies data for

forwarding to the operational database based upon said responses (Anderson, col. 32 lines 49-67).

4. As to **Claim 5**, Anderson teaches the system of claim 1, wherein application-related documents include electronic documents and paper documents (Anderson, col. 3 lines 34-41 and col. 4 lines 13-14).

5. As to **Claim 6**, Anderson teaches the system of claim 1, wherein the documents of a first type are stored in a first raw data database and documents of a second type are stored in a second raw data database (Anderson, Fig. 1R element 35).

6. As to **Claim 7**, Anderson teaches the system of claim 1, wherein the error process instructs a person to perform a task to resolve the error (Anderson, Fig. 1R element 32, col. 33 lines 8-22).

7. As to **Claim 8**, Anderson teaches the system of claim 1, wherein the error process instructs an automated process to perform a task to resolve the error (Anderson, Fig. 1R element 32, col. 32 lines 55-67).

8. As to **Claim 12**, Anderson teaches a method for routing and processing insurance related data, the method performed by a tangibly embodied computational device, the method comprising:

a. receiving, by the computational device, insurance application related documents from scanners(Anderson, Fig. 2A, 2A(Z), 2C, col. 3 line 63 to col. 4 line 19, col. 15 lines 54-57),

b. storing, by the computational device, the documents electronically in a raw data database (Anderson, col. 3 line 63 to col. 4 line 19, the Examiner takes the position that the master machine generated data structure is equivalent to the raw data database);

c. the advance data capture system determining whether each of the characters has been fully validated as corrected data (reads on, “clean data”, Fig. 1B, col. 7 lines 5-55, col. 21 lines 25 to col. 22 line 13, col. 26 lines 34-39)

d. converting, by the advance data capture system in the computational device, the documents into at least one data element having a common format (Anderson, Fig. 4A steps 602-606);

e. storing, by the computational device, clean data in an operational database for use in application processing (Anderson, col. 3 lines 24-33);

f. generating, by the computational device, an error process if it is determined that at least one data element is not clean (Anderson, col. 6 lines 56-63); and

g. receiving, by the computational device, a resolution to the error, thereby enabling validation of the at least one data element (Anderson, col. 7 lines 2-13).

h. the advance data capture system generating an error correction task being performed in conjunction with the data capture system performing a determination of whether the one character that is not correct is due to the one

character itself being problematic (Anderson, col. 21 lines 10-15, col. 33 lines 8-22).

5. As to **Claim 14**, Anderson teaches the method of claim 12, further comprising: monitoring clean data in the operational database and rules engine outputs (Anderson, col. 11 lines 59-68), generating tasks to enable case progression through the system, the tasks based upon said clean data and rules engine outputs (Anderson, Fig. 4A), receiving responses to said tasks (Anderson, col. 12 lines 1-11), and determining case progression based upon said responses (Anderson, col. 12 lines 17-49 and Fig. 4B).

9. As to **Claim 15**, Anderson teaches the method of claim 12, wherein the exception task instructs a person to perform a task to resolve the exception (Anderson, Fig. 4C).

10. As to **Claim 16**, Anderson teaches the method of claim 12, wherein the exception task instructs an automated process to perform a task to resolve the exception (Anderson, col. 7 lines 14-20 and see section “Sequential repair of character recognition errors”).

11. As to **Claim 18**, Anderson teaches a computer-readable medium incorporating instructions for routing and processing insurance related data (Anderson, Abstract and col. 8 lines 44-52), comprising: one or more instructions for receiving insurance application-related documents from external sources (Anderson, col. 3 lines 34-56), one or more instructions for storing the documents electronically in a raw data database (Anderson, col. 3 line 63 to col. 4 line 19); one or more instructions for converting, by a rules engine, the documents into at least one data element having a common format

(Anderson, Fig. 4A steps 602-606); one or more instructions for determining whether each of the at least one data element has been fully validated as clean data (Anderson, col. 3 lines 24-33); one or more instructions for storing clean data in an operational database for use in application processing (Anderson, col. 3 lines 24-33); one or more instructions for generating an exception task if it is determined that at least one data element is not clean (Anderson, col. 6 lines 56-63); and one or more instructions for receiving a resolution to the exception task, thereby enabling validation of the at least one data element (Anderson, col. 7 lines 2-13).

12. As to **Claim 19**, Anderson teaches a computer-readable medium incorporating instructions for routing and processing insurance related data (Anderson, Abstract and col. 8 lines 44-52), comprising: one or more instructions for receiving insurance application related documents from scanners (Anderson, Fig. 2A, 2A(Z), 2C, col. 3 line 63 to col. 4 line 19, col. 15 lines 54-57), one or more instructions for storing the documents electronically in a raw data database (Anderson, col. 3 line 63 to col. 4 line 19); one or more instructions for converting, by an advance data capture system, the documents into at least one data element having a common format (Anderson, Fig. 4A steps 602-606); one or more instructions for determining whether each of the at least one data element has been fully validated as clean data (Anderson, col. 3 lines 24-33); one or more instructions for storing clean data in an operational database for use in application processing (Anderson, col. 3 lines 24-33); one or more instructions for monitoring clean data in the operational database and rules engine outputs (Anderson,

col. 11 lines 59-68), one or more instructions for generating tasks to enable case progression through the system, the tasks based upon said clean data and rules engine outputs (Anderson, Fig. 4A), one or more instructions for receiving responses to said tasks (Anderson, col. 12 lines 1-11), and one or more instructions for determining case progression based upon said responses (Anderson, col. 12 lines 17-49 and Fig. 4B); the advance data capture system generating an error correction task being performed in conjunction with the data capture system performing a determination of whether the one character that is not correct is due to the one character itself being problematic (Anderson, col. 21 lines 10-15, col. 33 lines 8-22).

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

1. Claims 2, 10 and 13 are rejected under 35 U.S.C. 103(a) as being unpatentable over Anderson et al. (US 5,235,654) in view of in view of Scanlon (US 5,850,480) in further view of Applicant Admitted Prior Art (AAPA).

2. As to **Claims 2 and 13**, the combination of Anderson and Scanlon does not specifically disclose that the common format is extensible Markup Language. However, it is well known to those of ordinary skill in the art, that, the coded data in the application

program storage database Anderson discloses (Anderson, Fig. 1R element 35) can be structured using any number of general-purpose database storage methodologies, including a XML markup language. Applicant is failed to adequately traverse Examiner's taking of official notice as required by MPEP 2144.03(C) and the said official notice will be taken as Applicant Admitted Prior Art. Therefore, it would have been obvious to one of ordinary skill in the art, at the time of the invention, to include storing the data elements and attributes inside an XML document, as is well known to do, in order to organize the folders, tables, fields, and retrieved data elements of Anderson's invention (Anderson, col. 35 line 65 to col. 36 line 28), since so doing could be performed readily and easily by any person of ordinary skill in the art, with neither undue experimentation, nor risk of unexpected results.

3. As to **Claim 10**, Anderson teaches a system for routing and processing insurance related data (Anderson, Abstract and col. 8 lines 44-52), the system comprising: a raw data database electronically storing insurance application related documents (Anderson, col. 3 line 63 to col. 4 line 19, the Examiner takes the position that the master machine generated data structure is equivalent to the raw data database); a advance data capture system that converts the documents into at least one data element having a common format (Anderson, Fig. 4A steps 602-606); the clean data is stored in an operational database for use in application processing (Anderson, col. 3 lines 24-33); a state machine that monitors clean data in the operational database and rules engine outputs (Anderson, col. 11 lines 59-68), wherein

the state machine generates tasks to enable case progression through the system, the tasks based upon said clean data and rules engine outputs (Anderson, Fig. 4A), wherein the state machine receives responses to said workflow tasks (Anderson, col. 12 lines 1-11), and wherein the state machine determines case progression based upon said responses (Anderson, col. 12 lines 17-49 and Fig. 4B); and wherein the rules engine generates an exception task if it is determined that one data element of the at least one data element that is not clean, the exception task associated exclusively to the one data element so as to process the one data element as an individual data element (Anderson, col. 6 lines 56-63, col. 27 lines 3-8); and the rules engine receives a resolution to the exception task, upon the performance of the determined process, thereby enabling validation of the at least one data element (Anderson, col. 7 lines 2-13); the advance data capture system generating an error correction task being performed in conjunction with the data capture system performing a determination of whether the one character that is not correct is due to the one character itself being problematic (Anderson, col. 21 lines 10-15, col. 33 lines 8-22).

Anderson does not specifically disclose the rules engine determining whether each of the at least one data element has been fully validated as clean data including; determining that syntax is correct; determining that required information is present; and determining that formatting is proper. Scanlon does teach the rules engine determining whether each of the at least one data element has been fully validated as clean data (col. 31 lines 42-48 and col. 33 lines 16-31) including; determining that syntax is correct

(col. 25 lines 57-64); and determining that formatting is proper (col. 3 lines 60-67, col. 25 lines 57-64). It would have been obvious to one of ordinary skill in the art at the time of the invention to have included fully validating each data element as clean data for the motivation for OCR error correction (Scanlon, Abstract).

The combination of Anderson and Scanlon does not specifically disclose wherein such validation including determining that required information is present. However, the Examiner takes official notice that it is well known in the art to determine whether required information is present. For example, most forms such as contact information will not be entered into a system until all the required information is present in order to submit said contact information into the system. Applicant is failed to adequately traverse Examiner's taking of official notice as required by MPEP 2144.03(C) and the said official notice will be taken as Applicant Admitted Prior Art. It would have been obvious to one of ordinary skill in the art at the time of the invention to include determine whether required information is present within the disclosure of Anderson and Scanlon for the motivation for completing forms to be filled out.

Response to Arguments

Applicant's arguments filed 01/30/2012 have been fully considered but they are not persuasive.

On page 13 of Applicant's remarks, Applicant alleges:

> Applicant submits that such assertions of the Office Action fail to address Applicant's claimed features, even if such assertions of the Office Action are admitted as true, which Applicant does not admit. That is, claim 1 recites performing a determination as to a one data element that is not clean. Specifically, claim 1 recites two prongs to the determination, i.e., whether the one data element that is not clean due to (a) more information being required, or (b) the one data itself is problematic. Applicant submits that the phrasing of such language in claim 1 precludes an "either or" interpretation. That is, Applicant submits that to fairly teach such feature of claim 1, Anderson must disclose processing that performs a determination of whether that one data element is not clean due to (a) or (b), as recited. Applicant submits that Anderson fails to teach such claimed two prong analysis.

Examiner respectfully disagrees that the claim limitation does not teach of an "either or" condition. Nevertheless, for the sake of argument, Examiner has provided and clarified citations for both conditions in the rejection above.

As to the 103 rejection, Applicant alleges:

> In its interpretation, the Office Action appears to cast both Anderson and Scanlon as teaching the recited "data element." As best understood, the Action appears to be attempting to interpret Anderson's "character" or "character position" as the claimed "data element." (see Anderson in column 7, lines 1-4 and the pending Office Action on page 2, lines 6-8). On the other hand, as best understood, the Office Action (page appears to be attempting to interpret Scanlon's "sub-string table" as the claimed "data element." (see Scanlon in column 31, lines 42-48 and column 33, lines 16-31)

However, no such interpretation was given in the office action above.

Conclusion

1. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to SIND PHONGSVIRAJATI whose telephone number is (571) 270-5398. The examiner can normally be reached on Monday - Thursday 8:00am-5:00pm (ET).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jerry O'Connor can be reached on (571) 272-6787. The fax phone number for the organization where this application or proceeding is assigned is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR.

Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see *http://pair-direct.uspto.gov*. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or (571) 272-1000.

Official replies to this Office action may now be submitted electronically by registered users of the EFS-Web system. Information on EFS-Web tools is available on the Internet at: *http://www.uspto.gov/patents/process/file/efs/guidance/index.jsp*. An EFS-Web Quick-Start Guide is available at: *http://www.uspto.gov/ebc/portal/efs/quick-start.pdf*.

Alternatively, official replies to this Office action may still be submitted by any ***one*** of fax, mail, or hand delivery. **Faxed replies should be directed to the central fax at (571) 273-8300**. Mailed replies should be addressed to "Commissioner for Patents, PO Box 1450, Alexandria, VA 22313-1450." Hand delivered replies should be delivered to the "Customer Service Window, Randolph Building, 401 Dulany Street, Alexandria, VA 22314."

/S. P./
Examiner, Art Unit 3686
11 February 2012

/Gerald J. O'Connor/
Supervisory Patent Examiner
Group Art Unit 3686